

**FILED**

JAN 19 2022

CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS**

**In Re:  
James Varga**

**Mary Frosto et al.**

**vs.**

**James Varga III**

**Debtor(s)**

**Plaintiff(s)**

**Defendant(s)**

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**Case No.: 21-41656-elm7**

**Chapter No.: 7**

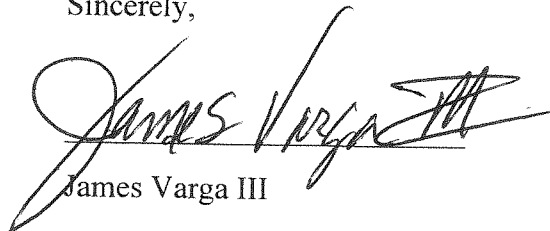
**Adversary No.: 21-04079-elm**

**DEFENDANT'S GENERAL DENIAL**

To the Court and All Parties:

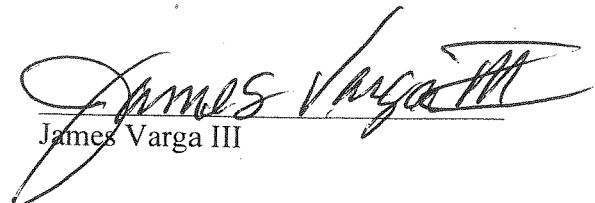
I am writing this letter to inform you that I am not represented by counsel in this adversarial proceeding. I am representing myself, Pro Se, in this adversary proceedings. As Defendant/Debtor, I deny each and every allegation of Plaintiff's adversary complaint, and demand strict proof thereof as required by the Federal Rules of Civil Procedure.

Sincerely,

  
James Varga III

**CERTIFICATE OF SERVICE**

I certify that on January 18, 2022 a copy of this document was served on all counsel of record via **electronic eservice**.

  
James Varga III

**DEFENDANT'S GENERAL DENIAL**